

Information to identify the case:

| | | |
|---|------------------------------------|--|
| Debtor 1 | First Name: <u>David J Laney</u> | Social Security number or ITIN: <u>xxx-xx-1395</u> |
| | Middle Name: <u></u> | EIN: <u>-----</u> |
| Debtor 2 (Spouse, if filing) | First Name: <u>Aldine C. Laney</u> | Social Security number or ITIN: <u>xxx-xx-3553</u> |
| | Middle Name: <u></u> | EIN: <u>-----</u> |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: <u>18-13540-JNP</u> | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David J Laney

Aldine C. Laney
fka Aldine C. Fray

5/25/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
David J Laney
Aldine C. Laney
DebtorsCase No. 18-13540-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb +David J Laney, Aldine C. Laney, 18 Sugarberry Road, Egg Harbor Township, NJ 08234-4903
517388005 +Ally Financial, Law Offices of John R. Morton, Jr., 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
517348837 +Atlantic Collection Agency, 194 Boston Post Road, East Lyme, CT 06333-1613
517348844 +Eastern Account System, Inc., PO Box 837, Newtown, CT 06470-0837
517348849 +Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
517348850 +Pamela Laney, 46 White Pond Court, Galloway, NJ 08205-9596
517348851 +ProCo, PO Box 2462, Aston, PA 19014-0462
517348853 State of New Jersey, Dept. of Treasury, Division of Taxation, PO Box 283, Trenton, NJ 08646-0283
517348854 +Stillman Law Office, 50 Tower Office Park, Woburn, MA 01801-2113
517348855 +US Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 25 2018 23:29:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 25 2018 23:29:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: DRIIV.COM May 26 2018 03:03:00 Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
517348836 +EDI: RMCB.COM May 26 2018 03:03:00 AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517348835 +EDI: GMACFS.COM May 26 2018 03:03:00 Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
517388004 EDI: GMACFS.COM May 26 2018 03:03:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517348838 +EDI: BANKAMER.COM May 26 2018 03:03:00 Bank Of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
517348839 +EDI: TSYS2.COM May 26 2018 03:03:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517348840 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517348841 +EDI: WFNNB.COM May 26 2018 03:03:00 Comenity Bank/Wayfair, PO Box 182125, Columbus, OH 43218-2125
517348842 +EDI: WFNNB.COM May 26 2018 03:03:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
517348843 +EDI: RCSFNBMARIN.COM May 26 2018 03:03:00 Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
517348845 +EDI: AMINFOFP.COM May 26 2018 03:03:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
517348846 EDI: PHINGENESIS May 26 2018 03:04:00 Genesis FS Card Services, Inc., PO Box 4485, Beaverton, OR 97076-4485
517348847 +EDI: IIC9.COM May 26 2018 03:04:00 IC System Inc, 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
517348848 EDI: IRS.COM May 26 2018 03:04:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517348852 +EDI: DRIIV.COM May 26 2018 03:03:00 Santander Consumer USA, PO Box 961245, Ft Worth, TX 76161-0244

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: May 25, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Bank of America, N.A. rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Victor M Saul on behalf of Debtor David J Laney vsaul@comcast.net, G4231@notify.cincompass.com
Victor M Saul on behalf of Joint Debtor Aldine C. Laney vsaul@comcast.net, G4231@notify.cincompass.com

TOTAL: 8